

Amendments to the Claims:

This listing of claims will replace all prior versions of the claims in the present application:

1. (Currently Amended) ~~A method-computer readable medium including computer executable program instructions for automatically verifying a signature during a retail payment transaction, the method-program instructions comprising instructions for:~~

obtaining an electronic signature of a cardholder for an account number as a result of the cardholder writing a signature on an electronic signature capture device;

determining whether there is a digital signature associated with the account number stored in a signature database;

responsive to determining that a digital signature associated with the account number is stored in the signature database, automatically verifying-comparing the electronic signature-using the electronic signature verification process to the digital signature; and

prompting a point of sale operator to manually verifying the electronic signature-by a point of sale (POS) operator that an exception has occurred during the electronic signature verification process responsive to either a determination that the signature database does not store a digital signature associated with the account number or a negative automatic comparison of the electronic signature to the digital signature;

wherein manually verifying the electronic signature comprises adding the electronic signature to a-the signature database, thereby automatically building the signature database responsive to the POS-point of sale operator verifying the electronic signature; and wherein signatures are incorporated in the database after the automatic electronic signature verification process; wherein

storing multiple signatures are added to-for the same cardholder account number within the database-to allow for variations thereof and to reduce the rate at which transactions are incorrectly denied by the automatic electronic signature verification process.

2-3. (Canceled)

4. (Currently Amended) ~~The method-computer readable medium of claim [[2]] 1, wherein using an electronic signature verification process to automatically verify the electronic signature further comprises~~instructions for:

~~verifying the electronic signature and completing the transaction responsive to the electronic signature matching the corresponding digital signature.~~

5-7. (Cancelled).

8. (Currently Amended) ~~The computer readable mediummethod of claim 1, wherein requiring a point of sale (POS) operator to manually verify the electronic signature when an exception occurs during the electronic signature verification further comprises~~comprising instructions for:

~~cancelling the transaction responsive to the POS-point of sale operator not verifying the electronic signature.~~

9. (Currently Amended) ~~The computer readable mediummethod of claim 1, wherein obtaining an electronic signature of a cardholder further comprises~~instructions for:

~~receiving authorization of the cardholder account number and an amount to be charged prior to obtaining the electronic signature of a cardholder after the credit card has been authorized.~~

10. - 24. (Cancelled).